

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Other Passenger Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$221,115	13.20%	\$217,428	\$159,832	73.51%
2	Farmers Ins Co Of WA	21644	WA	\$174,870	10.44%	\$177,974	\$95,841	53.85%
3	Allstate Ins Co	19232	IL	\$120,544	7.20%	\$123,211	\$104,135	84.52%
4	Safeco Ins Co Of IL	39012	IL	\$100,231	5.99%	\$100,120	\$72,111	72.02%
5	Pemco Mut Ins Co	24341	WA	\$76,716	4.58%	\$74,404	\$53,261	71.58%
6	United Services Auto Assoc	25941	TX	\$52,283	3.12%	\$51,878	\$33,997	65.53%
7	Allstate Ind Co	19240	IL	\$43,011	2.57%	\$43,504	\$30,883	70.99%
8	USAA Cas Ins Co	25968	TX	\$37,569	2.24%	\$37,060	\$25,528	68.88%
9	Mid-Century Ins Co	21687	CA	\$36,966	2.21%	\$35,833	\$18,057	50.39%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$36,333	2.17%	\$35,530	\$30,235	85.10%
11	Geico General Ins Co	35882	MD	\$35,576	2.12%	\$34,748	\$25,551	73.53%
12	Pemco Ins Co	18805	WA	\$35,521	2.12%	\$34,850	\$26,992	77.45%
13	Viking Ins Co Of WI	13137	CO	\$29,631	1.77%	\$29,373	\$19,487	66.34%
14	Hartford Underwriters Ins Co	30104	CT	\$29,560	1.77%	\$29,684	\$21,389	72.06%
15	State Farm Fire And Cas Co	25143	IL	\$28,323	1.69%	\$27,463	\$21,412	77.97%
16	Nationwide Mut Ins Co	23787	OH	\$22,482	1.34%	\$21,717	\$21,347	98.29%
17	Financial Ind Co	19852	CA	\$21,925	1.31%	\$20,839	\$12,909	61.95%
18	Unigard Ins Co	25747	WA	\$21,263	1.27%	\$20,543	\$16,163	78.68%
19	Government Employees Ins Co	22063	MD	\$21,241	1.27%	\$20,903	\$16,595	79.39%
20	Progressive Northwestern Ins Co	42919	WA	\$20,433	1.22%	\$19,934	\$11,069	55.53%
21	First Natl Ins Co Of Amer	24724	WA	\$19,476	1.16%	\$19,996	\$12,551	62.77%
22	Grange Ins Assn	22101	WA	\$19,248	1.15%	\$19,422	\$12,753	65.66%
23	Glens Falls Ins Co	34622	DE	\$17,020	1.02%	\$17,088	\$15,616	91.39%
24	Dairyland Ins Co	21164	WI	\$16,925	1.01%	\$16,313	\$7,989	48.98%
25	Progressive Northern Ins Co	38628	WI	\$16,094	0.96%	\$15,200	\$10,160	66.85%
26	Progressive American Ins Co	24252	FL	\$15,332	0.92%	\$14,431	\$9,137	63.32%
27	Progressive Preferred Ins Co	37834	OH	\$14,872	0.89%	\$16,026	\$12,288	76.68%
28	Liberty Mut Fire Ins Co	23035	MA	\$14,343	0.86%	\$13,618	\$10,767	79.07%
29	Country Mut Ins Co	20990	IL	\$14,325	0.86%	\$14,067	\$8,700	61.85%
30	Illinois Natl Ins Co	23817	IL	\$14,220	0.85%	\$12,812	\$7,642	59.65%
31	Metropolitan Cas Ins Co	40169	RI	\$13,612	0.81%	\$13,385	\$8,142	60.83%
32	Geico Ind Co	22055	MD	\$13,506	0.81%	\$12,437	\$7,619	61.26%
33	Geico Cas Co	41491	MD	\$12,451	0.74%	\$11,875	\$6,784	57.13%
34	Progressive Cas Ins Co	24260	OH	\$11,271	0.67%	\$9,847	\$8,529	86.62%
35	North Pacific Ins Co	23892	OR	\$11,075	0.66%	\$11,257	\$9,213	81.84%
36	Allstate Prop & Cas Ins Co	17230	IL	\$9,887	0.59%	\$7,166	\$3,957	55.22%
37	Nationwide Mut Fire Ins Co	23779	OH	\$9,338	0.56%	\$9,409	\$9,587	101.89%
38	Amica Mut Ins Co	19976	RI	\$8,421	0.50%	\$7,753	\$6,686	86.24%
39	New South Ins Co	12130	NC	\$7,988	0.48%	\$8,352	\$5,176	61.98%
40	AIU Ins Co	19399	NY	\$7,929	0.47%	\$7,841	\$6,759	86.20%
All 207 Other Companies				\$241,559	14.43%	\$234,892	\$175,689	74.80%
Totals (Loss Ratio is average)				\$1,674,482	100.00%	\$1,650,183	\$1,172,540	71.06%

(1)Excluding all Loss Adjustment Expenses (LAE)